
GUIDE TO COMMUNITY REFERRALS

Lehigh University Counseling and Psychological Services



Why am I being referred to the private sector?

UCPS uses a brief treatment model because the center has finite resources to draw upon in equitably serving the entire Lehigh Community. Usually students work with a provider in the private sector when they are seeking longer-term therapy, a higher level of care, or specialty treatment. For example, some students find it beneficial to have a more consistent relationship with a therapist in order to have reliable support, be more fully understood, or make more significant changes in their lives. Additionally, some students' struggles are intense and they find necessary relief from treatment settings that offer a supervised environment or structured program of services, such as residential treatment, intensive outpatient program, or dialectical behavior therapy based program. Some students request a particular "brand" of therapy that UCPS can not offer. Lastly, if a student chooses to explore whether taking a psychoactive medication may be helpful, they are referred to a community psychiatrist as medication management is not available at UCPS.

Are there benefits to private therapy?

Private therapy gives students a consistent, supportive relationship where they can find symptom relief and increased wellbeing through exploration, affirmation, self-acceptance, skill development, and/or behavior change. These kinds of meaningful adaptations occur slowly and private therapists are often able to work with students for a duration that is more likely to allow significant shifts to come about. Furthermore, private therapists have the flexibility to choose to see students more than once a week, in the evening, over the phone or video-conferencing, and, to a lesser degree, on weekends.

Finding a Therapist

Using Your Insurance

How do I find a therapist who takes my insurance?

The best thing to do is to call your insurance company. Your insurance card should have a number on the back for behavioral health or if not, you can always call the customer service number. If you are uncomfortable on the phone, your insurance carrier's website should have an option to "find a doctor". It will most likely ask you to enter your member ID number, zip code or location as well as what specialty you are looking for (e.g., "psychologist" "behavioral health" "therapist").

You may also find a therapist who takes your insurance by searching [psychologytoday.com](https://www.psychologytoday.com). This is a free search engine where psychologists and other therapists are able to post a profile describing their services. Go to the web address, click "find a therapist" and type the location where you would want to see your provider. This will generate a list of providers in your area. On the left-hand side of the screen there will be a number of filters. Under "Insurance," click your carrier. Feel free to click some of the other filters as well to help you find a therapist that fits your needs and preferences.

Frequently Asked Questions about Insurance

What is a deductible and how do I know if I have one?

A deductible is what you are responsible to pay out of pocket before your insurance begins to pay. You would need to contact your insurance company to find out if you have a deductible. If you, for example, have a \$200 deductible, you are responsible to pay for all services up to that \$200 before your insurance kicks in.

What is a copay and how do I find out how much mine is?

A copay, or copayment, is a fixed fee that you pay for certain kinds of office visits or other kinds of care, like therapy. Your health insurance plan or policy will list the copay fees on their website or you can call your carrier and ask about your behavioral health copay. If your policy lists a copayment of 20 dollars for a psychotherapy session, you would pay your therapist that amount at each visit.

What is a coinsurance percentage?

A coinsurance percentage is a percentage of the total cost for a covered service. Some carriers use this instead of a fixed copayment fee. Therefore, if the insurance company owes your therapist 100 dollars for your session, and you have a coinsurance percentage of 20%, you will pay 20 dollars toward the total cost of each session.

How do I know if I'm seeing a "good" therapist?

There is no "gold standard" for what therapy should look like, largely because each individual seeks treatment with their own unique story, struggle, and preferred way of approaching their challenges. Ask yourself, do you feel comfortable opening up to your therapist? Do you feel like you could trust them with knowing things about you that you usually keep hidden? Do they seem curious about your life and does what they say back to you resonate with your situation? Do you think they would welcome your feedback about your treatment? If the answer to these types of questions is "yes," you are probably seeing someone "good" for you. While therapy can bring up some painful emotions that may not always make it an easy experience, feeling comfortable and connected with your therapist is the best predictor of good treatment outcome.



Talking to Your Insurance Carrier

Some questions you can ask:

If you have general questions about how your insurance company handles mental health visits it is likely best to have a phone conversation. Some helpful questions are:

- *Does my insurance plan cover mental health services?*
- *What is my annual deductible for mental health services?*
- *When does each contract year begin? (This is when the deductible goes into effect each year.)*
- *What is my copay or coinsurance per session?*
- *Are there session limits per year?*
- *Do I need preauthorization to see a therapist?*

If you have a particular therapist in mind that you would like to see for one or more of a variety of reasons (e.g., they offer specialty treatment, you have already met and like them, they are available on the weekend) it can be helpful to find out to what degree your insurance will cover their services. To get an understanding of your coverage you can ask:

- *Is Dr. John Doe considered "in-network" for my plan? (If yes, the insurance company has already contracted a fee with Dr. Doe and your financial burden should be less than if you saw an "out of network provider")*
- *If Dr. Doe is "out of network" you can ask: Do I have mental health benefits for out of network providers?*
 - *If no: you would have to pay Dr. Doe's fee out of pocket and you would not expect your insurance to pay you back.*
 - *If yes:*
 - *What is my coinsurance percentage per session for out of network providers?*
 - *What is my annual deductible for mental health services and when does each contract year begin?*
 - *What is the allowed billable amount for a psychotherapy session (you may need to give the billing code: 90837)*
 - *Are there session limits per year and do I need preauthorization?*

Can UCPS help me find a therapist?

Yes- if you are having trouble finding a therapist in your area, we are here to help. Feel free to schedule a zoom consultation with one of our counselors to talk about your needs and preferences in treatment.



What if I have trouble paying for therapy?

When you meet with your private therapist, this is something you can discuss with them. Find out if they will work with you when it comes to paying for therapy. Some therapists may be able to adjust their fees.

There may also be some low cost or free mental health clinics in the area that may be able to assist you.

Additionally, if there is a training clinic near you, you can often receive service at a very low fee without using insurance. The provider you would work with would be in training to become an independent therapist and they would be supervised by a licensed therapist to ensure quality care. Training clinics are usually associated with university departments or institutes that offer programs to become a psychologist or therapist.

Tips for Starting Therapy

Choosing a Provider

Practical Considerations: *If cost is a determining factor in finding a provider, ask your insurance company or look on their website for in-network providers. Make sure to find information about your in-network/out-of-network benefits, copay, session limits, and deductible. You can also look for therapists who will provide reduced fee, sliding scale, or free services. Make sure to discuss fee, billing, and insurance with a provider you may want to work with before you meet with them so that you are not unexpectedly responsible to pay a session fee you cannot afford. Consider when you are available to meet, if you are comfortable using videoconferencing services, or how you plan on getting to your therapist's office.*

Stylistic Considerations: *Think about how you like to approach your problems. Some students are wanting to explore the nature of their struggles with their therapist in hopes of increasing their self-awareness and understanding of the influence of their past on their present situation. Others are wanting only to discuss the problem and to be given skills for managing challenging behavior or uncomfortable thoughts and feelings. Some students are wanting to incorporate certain practices into their treatment like mindfulness meditation, greater awareness of bodily sensations, or psychodiagnostic testing. When you look at a therapist's website or when you talk to them about how they work, try to see if their description of the therapy process resonates with your wants and needs in treatment.*

Identity Considerations: *Think about whether the social identities of your therapist are an important factor in your comfort seeking treatment with them. Some students feel that they could only talk about some themes in the presence of someone who shares a particular identity (e.g., gender expression, race, sexual orientation) whereas others are wanting to meet with someone who does not share some of their visible identities. On the other hand, some students have few preferences in this domain or feel that they will be able to effectively bridge differences that may arise. All of these considerations are valid parts of finding a good therapist.*

Phone Script

When you first call a therapist you will probably get their voicemail. If you get nervous on the phone here is an outline to help you get started.

"Hello my name is _____. I am interested in starting therapy so I'm reaching out to see if you are taking new clients. I was hoping to talk to you about setting up an initial appointment. I have _____ insurance and am interested in work on _____. I would appreciate if you could give me a call back at _____. Again, my number is _____."

Things you can discuss with a potential therapist

☐ **Fee:** *it's okay to talk about your financial situation and to see if someone is willing to reduce their fee so you can work with them.*

☐ **Insurance and Billing:** *Do they accept your insurance? Will you provide paperwork to the insurance company or will they? Will you need to provide the full fee up front for services and then wait for reimbursement or will you just pay the copay?*

☐ **Remote Treatment Options:** *You may want to ask whether they are seeing students in person at this time or whether they plan to use phone or videoconferencing technology. If you have questions about how remote services (phone/videoconferencing technology) might affect therapy, privacy, and confidentiality, it is okay to ask so you understand the process. They may also have some ideas about how to most effectively engage in telehealth.*

☐ **Reason for Seeking Treatment:** *You may want to let your potential therapist know a little bit about what is bringing you to therapy. It is okay to ask if your therapist has experience with the kinds of issues you want to work on and maybe how they tend to understand these types of problems. Listen and see if their response resonates with you.*

☐ **Scheduling and Availability**

☐ **Style of Therapy**

☐ **Social Identities**

Your First Session



Deciding if a Therapist is a Good Fit

The initial session with a therapist is like a job interview in that it is a chance to meet your potential provider and find out if they feel like a good fit for you. “Fit” is important because research finds that your relationship with your therapist is the single best predictor of treatment outcome. As such, therapists do not expect that just because you attend an initial session you will work together. Rather, most therapists understand that it is a joint decision. In your first meeting, your potential provider will likely have a lot of questions about your current struggle and your life more broadly, but it is definitely okay for you to ask any question that will help you feel more comfortable in treatment and build trust with them. This can be a confirmation about fees and billing. It may be expressing curiosity about how your therapist understands your struggle and what they may be thinking about how to help. It may also be respectful inquiry about their responses to what you are saying. If you ultimately decide not to work together, it is okay to ask for nearby referrals as local clinicians are often familiar with other providers in their communities. Having just heard about what brings you to treatment, they may have some ideas of who in your local area may be better suited to help.

Remember, if you would like support finding a therapist in your area, **UCPS** is here to help. Feel free to schedule a consultation with one of our counselors to talk about your needs and preferences in treatment.



(610) 758-3880



incso@lehigh.edu